## NKED ABOUT

Address Delivered President of the Naal Association.

IN SUBJECT IS WRABLY PRESENTED

wills in Writing High sire Business and Rebates.

restness of an enthusiast, of a diplomat and an in-chl and a readiness of it showed that the business spect of his lifetime work, of Pittsburg, Pa., the National Association of ers, talked for fully an mercial club Monday Commercial club Monday
issurance to an audience
includes of the Utah AsLie Inderwriters, life ining and other invited guests.
I reason of the position
in a tour of the country,
is weeks has been visiting
in the Middle West. He arLie Monday from the East
can bis home trip today, not
set at this time

wined at Banquet. andress, President Scovel hatget at the Commercial Tah Association, at which to the and members were School, president D. H. Secon president D. H. W. G. Farrell, vice-president Wels, treasurer, J. Melt-Wells, John James, J. M. S. J. Stookey. tels Utah to Join.

sets Utah to Join.

sets that followed the before presided, and Wilmarket as secretary. The submarket as secretary. The submarket should be a secretary to submarket sociation and the princimarket sociation as a member
all grantation, which meets
between it to 55 next, which
arrhest west that the orins eer met. The general exflose present were to the efmass of Mr. Scovel's visit
met the Utah body Join the
matation, but that it would
attempthened by additional

Complex Subject Well.

Stovel is decidedly epi-Is he handled the complex sheed it to a system that sares were in doubt as to hitesablet. The trend of ris to impress the agents for and harmony were bet-than competition. On this splict he said: "It is not competition, because there are luminess to be done as jet to be dug from your fig."

he His Organization. of his organization.

If his organization he said a literest funds and memsecution, he said, came to 
said tell things that would 
flash, and that it stood for 
lempt sound of words 
of greeling to Utah, the 
lis Sates, he said, from the 
lis the home of the old Liblis Sates, he said, had been 
a of convictions, and the 
lemantry was that these 
legable of being welded into 
list country. The same was 
of beunance interests, as beurance interests, as

lasurance Scandals.

the recent insurance that stealing and graft The life insurance conties to life insurance conties evils had been encounties evils had been encounties evils had been encounties evils had been the speak of the
trainent that had been
takes and the companies
if was one of the great
the world and it was the
ties to guard it.

that the old line companies had available 34 per cent of their assets, a higher standard of solvency, he urged, than had ever been dreamed of in any other line of business. The business, he said, rested on confidence. The success of the asso-ciation rested on co-operation and har-mony.

Insurance Convention.

He spoke of the insurance convention held in Chicago in February last, at the instigation of President Roosevelt, at which were present representatives of thirty States, the greatest gathering in a business way ever held in the country. The convention had not yet completed list recomemndations as to the needs of legislation, and in waiting until after the exictement had passed it had acted wisely, for he said. "Supreme wisdom is that which under strong temptation remains quiet."

Insurance Reform

Quoting from a New York report, he said: "We have passed through the destructive stage and entered upon the constructive period of the insurance reform." In legislation that was to come he thought that all companies should not all be brought to the same dead level. The statutes should preserve variety, project individuality and allow the companies to have different features.

Favored Local Companies.

then declared that insurance was He then declared that insurance was obtained mostly by the agent, and not on the reputation of the companies. That there was no such thing as the best insurance any more than there was a best bank. What the public wanted was good banks and good insurance, sound, sure and solid. He favored local companies that were strong as a stimulation to the insurance business.

Gov. Cutler Talks.

At the close of Mr. Scovel's talk Gov. John C. Cutler, who was present, responded to a call for a speech. He expressed satisfaction over having heard the talk of Mr. Scovel and stated that he had been connected with an insurance company for a year and was just beginning to recognize how little he knew of the business.

George N. Lawrence Heard.

State Senator George N. Lawrence was then called upon for remarks. He stated that the public mind had to some extent by recent exposures been poisoned somewhat and that addresses such as the ordicellered and discussions were needed not only by the public, but by members of Legislatures to enable them to deal with the public intelligently. On motion of Rulon S. Wells a vote of thanks was given to Mr. Scovel for his visit to Utah

Who Were Present,

Who Were Present.

The Insurance men present at the meeting were: V. P. Wells, D. H. Livingston, J. Metzer, W. G. Farrell, Rulon S. Wells, H. A. Nelson, Williard Rone, John James, E. M. Stewart, Lloyd Porter, O. H. Peterson, E. D. Jones, Moroni Heiner, A. D. F. Reynolds, L. H. Stohr, I. H. Cook, E. L. Miller, F. A. Mangum, E. Mozler, J. F. Smith, I. B. Ball, D. S. Wissmar, John C. Cuthen, J. W. James, L. E. Voyles, L. R. Slote, E. J. Hearns, M. J. Bridgeman, William Dalbout, E. S. Anderson, O. L. Thomson, Joseph V. Smith, H. L. Nelson, S. J. Stookey, J. M. Settle, D. Andrew.

RECITAL IS GIVEN

Under Auspices of Gordon Academy, at First Congregational Church

Under the auspices of the Gordon academy, Miss Judith Evans, director of the music department of the academy, gave a plane recital at the First Congregational church Monday night. Miss Evans was assisted by Mrs. Martha Royle King, soprano, and Mr. Hugh M. Dougall, baritone.

Programme Interesting.

The programme was a splendid one throughout. Miss Evans' rendition of her varied numbers was all that could be desiderd. Power and excellence were manifested in all her work. The numbers deserving special notice were "Sonata, op. 31, No. 3" by Beethoven, and "Fantasie de Concert," from "Tanphauser."

serving special notice were "Sonata, op. 31, No. 3." by Beethoven, and "Fantasie de Concert." from "Tannhauser."

Mrs. King sang one solo, "Oh, Vision Entrancing," and a duet with Mr. Dougall. Mrs. King delighted her audience and her work was deserving of the applause which she received.

Mr. Dougall's full, melodious voice was in splendid condition last night, and as a consequence he sang with feeling and richness, receiving from his audience the mest hearty applause.

Went Despite Weather.

Went Despite Weather.

Miss Evans' recital, despite the incle-ment weather, brought forth a good at-tendance and all present were delighted with the excellent entertainment.

TWO UNDER ARREST

Men Are Accused of Robbery, but May Be Set Free.

May Be Set Free.

May Be Set Free.

Bert Harrison, who, the police say was at one time a convict in the pentientiary at Canyon City, Colo., and W. F. Clute, are held at police headquarters subject to the action of officials of the Oregon Short Line.

Both men were arrested a few days ago by Detectives Shannon and Wilson. They are accused of robbing the depot at Marysvale, Idaho, on a branch of the Short Line, and of making away with the contents of two grips. The officers the colarison.

Some obsess that had been in medication he declared in medication he declared in medication he declared in medication he declared in the property and for that reason it is likely the prisoners will be released.

Lace curtains,

clothing.

Stationery.

White oxfords,

and notions.

bries.

White children's

Laces and embroid-

Embroidery robes,

White fancy goods

## SOCIETY

SOCIAL CALENDAR

THE MARRIAGE of Miss Katherine Potter Moffett and Williard Hansen will take place on the evening of June 12 at the home of the bride's mother. Mrs K S Moffett The ceremony will be performed at 7.30 o'clock in the presence of the relatives of the young couple. Dr. W. D. Paden of the Presbyterlan church will officiate, the ceremony being followed by a large reception. The bride will be attended by Miss Mary Moffett as bridesmaid, the best man being Bruce Robinson. Mrs. Harry Knight will play the wedding march. The bride and groom will leave on the late train for an extended honeymoon through the Northwest and southern California.

THE MARRIAGE of Miss Irhma

THE MARRIAGE of Miss Irhma Wagner and John B Milan, Jr., will take place tomorrow evening at 8 o'clock at 8t Mark's cathedral, Dean Benjamin Brewster to officiate. The ceremony will be witnessed by only the immediate friends of the bride and groom, and will be followed by a reception at the home of the bride's mother, Mrs. Henry Wagner.

THE MARRIAGE of Miss Minnie J. THE MARRIAGE of Miss Minnie J. Hogan and W. S. Dalton will take place this evening at the home of the bride's parents. Bishop David West to officiate.

MISS SCALLON and Miss Mary Scallon will entertain informally at luncheon this afternoon.

Miss Scallon and Miss Mary Scallon entertained at a prettily appointed luncheon yesterday afternoon in honor of Miss Corolyn Holmes. The decorations were in red and green, a large bowl of were in red and green, a large bowl of the flowers being in the center of the table, with sprays of fern scattered over the cloth. The place cards were clever designs of Brownie beys. Invited to meet Miss Holmes were Miss Terrell, Miss Maud Fitch, Miss Loreen Leary, Miss Mary Smediey, Miss lone McLouth, Miss May Kerwin, Miss Mary Moore, Miss Stella McIntyre, Miss Louise Sullivan.

The undergraduates of Gorden academy The undergraduates of Gorden academy entertained the senior teachers and faculty of the school at a prettily appointed luncheon yesterday afternoon at the University club, the decorations being in yellow roses and ribbon. The hostesses were the Misses Lucy Lewis, Gene Winder, Irhma Cahoon, Edith Mitchell, Harriet Colbath, Agnes Lewis and Stella Davis. The guests of the afternoon were President Hazen Miss Bishop, Miss Atchison, Miss Harvey, Prof. Bissell and the Misses Edna Farnsworth, Jennie Bucklin, Dorothy Thompson, Ivy Snyder, Carol Evans, Arline Tibbals and Hazel Sappington.

Mrs. William C. Lyne announces the engagement of her sister, Miss Coons, to Harley G. Helmick of Pocatello, Ida., the wedding to take place on June 7.

Miss Lophella Runyon of Orden is the guest of Miss Alene Reynolds at her home on F street.

Mr. and Mrs. C. L. Morass of Bolse, Ida., were guests in the city yesterday afternoon on their way to southern California for an extended visit.

A number of Sait Lakers attended the dancing party given by the members of the Ogden Alumni high school last evening at the Hermitage.

Mrs. Emma A. Beemer and Miss Estelle Beemer left yesterday for the East, where they will visit with relatives and friends for six weeks. While away they will spend some time in Denver, Chicago, Milwaukee, Boston and Niagara Falis.

Mr. and Mrs. O. A. Clark and Miss Lola.

Mr. and Mrs. O. A. Clark and Miss Lola B. Clark have gone to Los Angeles for a six weeks visit.

The members of Mrs. William Igle-heart's Sunday-school class were enter-tained at her home last Friday evening, it being the last meeting of the society until the autumn.

Mr. and Mrs. Fred D. Bickford have gone to the coast.

Mrs. L. J. Kyes left on Sunday for Denver, where she will visit with her sister for several weeks.

Mrs. K. Kimball and Mrs. Will Price left yesterday afterneon for Boston for a brief stay.

Mr. and Mrs. John T. Hurst of Ogden were the guests of Attorney-General and Mrs. M. A. Breeden Sunday.

Miss Althen Moreton has gone to Los Angeles for a visit of several weeks.

WEATHER RECORD

Weather for Today-Partly cloudy, with lo-Weather for Today-rarty could showers.
Yesterday's report at the local office of the weather bureau.
Maximum temperature, 75 deg.; minimum temperature, 15 deg.; mean temperature, 67 deg., which is 4 deg. above the normal.
Accumulated deficiency of temperature since the first of the month. 8 deg.
Accumulated deficiency of temperature since January 1, 61 deg.
Total precipitation from 6 p.m. to 6 p.m., trace trace.

Accumulated deficiency of precipitation since the first of the month, 14 inch.

Accumulated excess of precipitation since January 1. 142 inches.

Relative humidity at 6 p. m., 50 per cent. Temperatures Elsewhere,

cago ... leand Junction Independence
Jacksonville
Kamloops
Kansas City
Knoxville
Lander
Little Rock Moorhead New Orleans New York City...... Nortolk, Va..... Northfield, Vt...... North Flatte Process
Process
Pocatello
Pocatello
Pocatello
City
St. Louis
St. Paul
San Francisco
Santa Fe
Sault Ste. Marie

"Lest We Forget"

Who ever heard of an efficient information bureau with courteous and a c c urate information therefrom before

"The Phone That Talks" introduced it?

UTAH INDEPENDENT TEL CO. Call 51, and learn all

Druehl Franken

DRUGGISTS, S. E. Corner Main and Third South. 'Phones 100.

Perfect, Defective, Worthless

These are the three grades of rubber goods sold. The best made is the kind we sell.

Ever try our hot water bottles and fountain syringes?

It's a pleasure to sell the very best ice cream—to hear the customers words of praise—to feel it is as good as

A CONTRACTOR OF THE PROPERTY OF THE SECOND

A Skin of Beauty is a Joy Forever DR. T. Felix Gouraud's Oriental Cream or Magical Beautiflor.

FERD. T. HOPKINS, Prop., 37 Breat Jones Street, New York For sale by F. C. Schramm, Drug Co. and Chas. Van Dyke.

WE ARE

than ever before. It's a simple story: What we make is made of the best material. Good workmanship combined makes glasses that we can guarantee. Eyes tested free for glasses.

RUSHMER,

73 West 1st South, Both 'Phones-Bell 1761-K Ind 1763

TIME TIME TIME 'Phone 65 for the correct time.



ALBERT S. REISER, JEWELER,

15 E 18T 80. BELL TEL 2640-K. Watches, Diamonds and Jeweiry REPAIR WORK A SPECIALTY.

SPONGES

New shipment just arrived. Sponges of every kind and size; Bath, Turkish, Mediterranean, and for buggy and auto use. Liverymen find better tough, hard-wearing sponges here than any place in town. Chamois skins, all sizes. Bath requisites of every description. Prices way down. Both phones 457. Remember the number-

> 44 Main St. ANSTEE-BRICE DRUG CO.

Belmont School For Boys Belmont, California SCHOOL WORK SUFFERED NO INTER-RUPTION THROUGH RECENT EARTHQUAKE

Washington 54 78
Winnemucca 42 72
Winniper 42 72
Winniper 42 72
Yuma 62 99

EXCURSIONS EAST

VIA OREGON SHORT LINE,
May 26 and 28, and June 1, 3 and 16.
Denver, Colorado Springs or
Pueblo 581 22.00
Omaha or Kansas City 32.00
St. Louis 529.00
St. Louis 529.00
St. Louis 529.00
St. Paul or Minneapolis 441.90
St. Paul or Minneapolis 545.50
Proporticmately low rates to many other points See agents for particulars. Tickets good for return to October 31.
City ticket office, 201 Main street.

Read Ruption Throught Recent
Particulars

Ruption Throught Recent
EARTHQUAKE
EARTHQUAKE

Near San Francisco. Has never since it opened been without representation at Harvard and the University opened its sends to yearly and the University opened its sends to yearly and the University opened its sends to yearly and the University opened its sends to year do the University opened its sends to year do the University opened its sends to year and the University opened its sends to year do the University opened its sends to year and the University opened its sends that University opened its sends to year and the University opened its sends that University opened

There are twenty to forty de-lightful, refreshing shaves in every blade that comes with a

GILLETTE SAFETY RAZOR

With each razor set, there are dozen flexible, double-edged When you buy a Gillette Safety razor you have twenty-four sharp edges to start with, and after they are gone, you can buy new blades in packages of ten at 50 cents the package In the meantime the money you

save and the comfort you get out of this great little invention are worth a hundred times the in-

No Honing-No Stropping. We are the agents.

The Great Prescription Drug

ALL THE TIME-

"Peacock" Rock Springs Coal

CENTRAL COAL & COKE CO. "At the Sign of the Pencack."

NEVER OUT!

'Phenes 2600. 38 So. Main.

PACK YOUR FURS AND CLOTHES IN

The most effective and convenient destroyer of moths ever invented.

Halliday Drug Co. Between Orpheum and Salt Lake

Theaters.

Lots of people make good flour once. The success of

**HUSLER'S FLOUR** 

Is in the fact that it is always kept up to the same standard and cannot vary in quality.

HAVE G. M. LEWIS

Make your New Suit. It means the best for the least money. Rooms 69 and 67 Commercial block. Ind 'phone 816; Bell 963-Z.

\$50 bond furnished on application

SALINA TABLET treatment will permanently cure Salivation, Lead Poisoned Gums, make Loose Teeth tight.

W. S. HUDSON, Dentist.

THE KEELEY CURE. DRUNKENNESS CURED.
A positive and permanent cure for drunkenness and the opium disease. There is no publicity, no sickness. Ladies treated as privately as at their own homes. The Keeley Institute, 33 W So. Temple, Salt Lake City, Utah.

REFRIGERATORS

We have all sizes and prices.

MONARCH HARDWARE CO. 27-29 WEST 3RD SOUTH

SEWING MACHINES SUPPLIES

RENTING, REPAIRING, WHITE OFFICE, 29 West First South.

SEE WOODRUFF FOR WALL PAPER 70 East Third South.

DRINK IDAN=HA NATURAL LITHIA WATER
"Makes Everything Good."
F. J. Klesel & Co., Ogden.
Rieger & Lindley, Salt Lake, Distributers.

J. H. Knickerbocker, O. D.

OPTICIAN AND JEWELER, 227 South Main, IN OURIO SHOP

1864 ESTABLISHED

ONE PRICE TO ALL

Wash Goods and White Goods

Prices That Are Phenomenally Low.

Among the many attractions in this Department for this week, these Items stand out boldly. The kind of Goods everybody wants at this season of the year. Are you ready? Then come!

20 pieces White Dimities, assorted size checks and stripes;. 81/3c regular price 12½c; this week, a yard ..... 1000 yards White English Longcloths, full yard wide, value 15c; this week, per yard ...... The popular black and white effect Swisses, in the newest designs, value 20c and scarce at that; special for this week, yard... 10 pieces white Lingerie Cloth, chamois finished, excellent for Underwear, 40 inches wide, 22½c value; priced for this week, a yard Japan Crepes, very pretty, soft and crepy, 40 inches wide, Japanese in styles and color schemes, designs particularly adapted for kimonas and dressing sacques, really worth 25c; this week, 14c

a yard French Silk Organdies, newest floral designs and printed in 21c the newest color combinations, value 50c; this week, per yard.

10 pieces white Bookfold India Linon, usual price 35c;
this week, per yard 21c Pure Flax Blouse Linen in the natural linen color, a leader at 25c; this week, per yard 24c



American Beauty Beer

The capacity of our Brewery is doubled this year. There is a reason-good reason.

> Free City Delivery. Both 'Phones No. 17.

Cake City Brewing Co.

J. MORITZ, General Manager.

We collected \$300.00 for J. H. White of Pleasant Grove. It was a bad debt; the result of a fight.

Francis G. Luke, Gen'l Mgr.

It was a fight to collect it, too, but we did it. We can collect some for you if you turn them in.

Merchants' Protective Association

SCIENTIFIC COLLECTORS OF BAD DEBTS. FRANCIS G. LUKE, General Manager, Fifth Floor Commercial Block, SALT LAKE CITY, UTAH.
"Some People Don't Like Us."

This is one of the low shoes

And this is the place to get the very smartest of the smart summer Foot-

late ones:-Pumps, Oxfords, Slippers. CANVAS, KIDS,

\$1.50 to \$2.50.

We have all the

GUN METALS, PATENTS, \$2.50 to \$4.00.

See Our Front Case for Children's Slippers.

DEPENDABLE SHOES ROMNEY

Mercantile Installment Co.,

74 West Second South. Dependable clothing for men, women and children,

AT CASH STORE PRICES

New goods only. A very large assortment of snappy spring styles to select from. Give us a call and inquire into our method. It's very easy. You can dress well without the least exertion on the part of your purse. EVERYBODY'S CREDIT IS GOOD. NO REFERENCES OR SECURITY NECESSARY.

Small payment down, then you take clothes and wear them. Pay us.... \$1.00 a week afterward.

## WALKER'S STORE.

## Second June White Carnival all this week with a rush Monday morning. So far, the hit of suson, and growing stronger every day.

eniful decorations of cool white merchandise which appeal so to the eye at this season of the year are in evidence every-White article in the house reduced.

Cut flower department.

malean Beauties in profusion

day "cleaned us out." We did not have even a green our stock is bag that is white.

dezens of the finest carrations in the city at 50c, 75c

opting "E. and W." collars and spool cotton. and find reductions from 10 to 50 per cent on White knit underwear White millinery, and hosiery, White parasols,

Art needlework. White china and crockery ware, Sh Roods Linen suits. White dresses, White waists,

dd and silk

White skirts, White ribbons, 50 on, including everything that is white.